

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Gidget M Cuticchia  
 Debtor

Case No. 12-15762-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2017.

db  
 12832457 +Gidget M Cuticchia, 2511 South 11 Street, Philadelphia, PA 19148-4405  
 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 13138566 +Long Beach Mortgage Loan Trust 2006-11, Serviced by Select Portfolio Servicing,,  
 3815 South West Temple, Salt Lake City, UT 84115-4412  
 12968701 +Michael A. Cohen, 2113 Snyder Ave, Philadelphia PA 19145-2719  
 12900097 +VERICREST FINANCIAL, 13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Mar 04 2017 01:47:07 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 04 2017 01:47:00 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 12782721 +EDI: LTDFINANCIAL.COM Mar 04 2017 01:43:00 Advantage Assets II, Inc,  
 7322 Southwest Freeway, Ste 1600, Houston, TX 77074-2134  
 12806822 EDI: AIS.COM Mar 04 2017 01:43:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 12915788 E-mail/Text: bankruptcy@phila.gov Mar 04 2017 01:47:07 City of Philadelphia,  
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,  
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595  
 12804416 +E-mail/Text: bankruptcy@cavps.com Mar 04 2017 01:46:58 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 12926413 +E-mail/Text: bankruptcy@phila.gov Mar 04 2017 01:47:08  
 City of Philadelphia, Law Department - Tax Unit, Municipal Services Building,  
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1617  
 12828131 +E-mail/Text: bankruptcy@fult.com Mar 04 2017 01:47:22 Fulton Bank of New Jersey,  
 fka The Bank, Attn: Lois Moore, 1 S. Main St., Woodstown, NJ 08098-1116  
 12823970 EDI: JEFFERSONCAP.COM Mar 04 2017 01:43:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 12898421 EDI: RESURGENT.COM Mar 04 2017 01:43:00 LVNV Funding LLC its successors and assigns,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 12881485 EDI: RESURGENT.COM Mar 04 2017 01:43:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 12934166 EDI: AIS.COM Mar 04 2017 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,  
 PO Box 4457, Houston, TX 77210-4457  
 12856342 EDI: PRA.COM Mar 04 2017 01:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 12831781 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 04 2017 01:46:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O Box 280946,  
 Harrisburg, PA 17128-0946  
 12806511 EDI: Q3G.COM Mar 04 2017 01:43:00 Quantum3 Group LLC as agent for,  
 World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788  
 12906470 E-mail/Text: bkdepartment@rtresolutions.com Mar 04 2017 01:46:55  
 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,  
 Dallas, Texas 75247-4029  
 12823419 EDI: ECAST.COM Mar 04 2017 01:43:00 eCAST Settlement Corporation, assignee,  
 of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 12913093\* ++REAL TIME RESOLUTIONS INC, PO BOX 36655, DALLAS TX 75235-1655  
 (address filed with court: Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
 PO Box 36655, Dallas, Texas 75247-4029)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2017 at the address(es) listed below:

ANN E. SWARTZ on behalf of Creditor The Bank of New York Mellon, as Trustee  
ecfmail@mwclaw.com, ecfmail@mwclaw.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company, et al...  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
KEVIN T MCQUAIL on behalf of Creditor The Bank of New York Mellon, as Trustee  
ecfmail@mwclaw.com  
KIMBERLY A. BONNER on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for registered Holders of Long Beach Mortgage Loan Trust 2006-11 Asset-Backed Certificates,  
Series 2006-11 amps@manleydeas.com  
MARISA MYERS COHEN on behalf of Creditor The Bank of New York Mellon, as Trustee  
mcohen@mwclaw.com  
MICHAEL ADAM COHEN on behalf of Debtor Gidget M Cuticchia mcohen1@temple.edu  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in  
trust for registered Holders of Long Beach Mortgage Loan Trust 2006-11 Asset-Backed Certificates,  
Series 2006-11 tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Gidget M Cuticchia</b>	Social Security number or ITIN	<b>xxx-xx-0614</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>12-15762-sr</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gidget M Cuticchia  
fka Gidget Fugarino

3/2/17

**By the court:** Stephen Raslavich  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**